

Information to identify the case:

Debtor 1	Robert Fassi	Social Security number or ITIN	xxx-xx-1550
	First Name Middle Name Last Name	EIN	--
Debtor 2	Deborah Fassi	Social Security number or ITIN	xxx-xx-6187
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-35893-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Fassi

Deborah Fassi

10/18/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Robert Fassi
Deborah Fassi
DebtorsCase No. 14-35893-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 56

Date Rcvd: Oct 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2018.

db/jdb
cr +Robert Fassi, Deborah Fassi, 1069 Roseberry Court, Morganville, NJ 07751-1781
+Beachway Townhouse Condominium Association, Foxwood Realty LLC, 761 Palmer Avneue, Holmdel, NJ 07733-1086

cr +CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

cr +CALIBER HOME LOANS, INC., F/K/A VERICREST FINANCIA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

r +ReMax Generations, 228 Maple Ave., Red Bank, NJ 07701-1731

cr +WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING CO, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

515262919 +ANTIO, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

515277449 +Beachway Townhouse Condominium Association, Inc., Andrew E. Ingram, Jr., 1812 Front Street, Scotch Plains, NJ 07076-1103

515251439 Beachway Townhouses Condo Ass., PO Box 313, Keansburg, NJ 07734-0313

515265160 +Borough of Keansburg, 29 Church St, Keansburg, NJ 07734-1497

515251441 Caliber Home Loans, PO Box 619063, Dallas, TX 75261-9063

515251444 +Fein, Such, Kahn & Shepard, 7 Century Dr Ste 201, Parsippany, NJ 07054-4673

515439550 +HSBC Bank USA, National Association, As Trustee fo, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

515476281 +Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825

515251448 Kia Motors Finance Co, 10550 Talbert Ave, Fountain Valley, CA 92708-6031

515251450 Marc Friedman, Esq., 616 W Ocean Heights Ave, Linwood, NJ 08221-1016

515251451 Mnet Fin Inc, 95 Argonaut, Aliso Viejo, CA 92656-4133

517085282 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982

515277343 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982

515251453 Pnc Bank, PO Box 5570, Cleveland, OH 44101-0570

515766942 Rushmore Loan Management Services, LLC, P.O. Box 514707, Los Angeles, CA 90051-4707

516498512 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

515251455 Tavistock Homeowner Ass., 28 S New York Rd Ste B6, Galloway, NJ 08205-9695

515466848 +US BANK N.A., AMERICA'S SERVICING COMPANY, ATTENTION: BANKRUPTCY DEPARTMENT, MAC #D3347-014, 3476 STATEVIEW BOULEVARD., FORT. MILL, SC 29715-7203

515435047 WEICHERT FINANCIAL SERVICES, Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154

515251457 Weichert Fs, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945

515496155 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2018 23:52:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 18 2018 23:51:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515251435 EDI: AMEREXPR.COM Oct 19 2018 03:23:00 American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871

515403694 EDI: BECKLEE.COM Oct 19 2018 03:23:00 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

515411300 EDI: AIS.COM Oct 19 2018 03:23:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

515251436 EDI: WFFC.COM Oct 19 2018 03:23:00 Americas Servicing Co, PO Box 10328, Des Moines, IA 50306-0328

515251437 EDI: AMEREXPR.COM Oct 19 2018 03:23:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871

515251438 EDI: BANKAMER.COM Oct 19 2018 03:23:00 Bank of America, PO Box 982235, El Paso, TX 79998-2235

515251440 EDI: BANKAMER.COM Oct 19 2018 03:23:00 Bk of Amer, PO Box 982235, El Paso, TX 79998-2235

515395897 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Oct 18 2018 23:52:53 CALIBER HOME LOANS, INC., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500

515493314 EDI: BL-BECKET.COM Oct 19 2018 03:24:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

515251442 EDI: CHASE.COM Oct 19 2018 03:23:00 Chase, 201 N Walnut St, Wilmington, DE 19801-2920

515251443 EDI: CITICORP.COM Oct 19 2018 03:23:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241

515251446 +EDI: RMSC.COM Oct 19 2018 03:23:00 GEICRB/Lowes, PO Box 956005, Orlando, FL 32896-0001

515434122 E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2018 23:51:27 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154

515442101 +EDI: WFFC.COM Oct 19 2018 03:23:00 HSBC Bank USA,, c/o Americas Servicing Company, ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

515251447 E-mail/Text: collections@jeffersonassociates.com Oct 18 2018 23:52:08 Jefferson Associates, 3 Coral St, Edison, NJ 08837-3242

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Oct 18, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515384673 EDI: BL-BECKET.COM Oct 19 2018 03:24:00 Kohl's, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
515251449 EDI: CBSKOHLS.COM Oct 19 2018 03:23:00 Kohl's, 56 N W 17000 Ridgewood Dr, Menomonee Falls, WI 53051
515251452 E-mail/Text: bankruptcy@onlineis.com Oct 18 2018 23:52:28 Online Collections, PO Box 1489, Winterville, NC 28590-1489
515497171 EDI: PRA.COM Oct 19 2018 03:23:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.A., POB 41067, Norfolk VA 23541
515496127 EDI: PRA.COM Oct 19 2018 03:23:00 Portfolio Recovery Associates, LLC, c/o Sleepys, POB 41067, Norfolk VA 23541
515495144 EDI: PRA.COM Oct 19 2018 03:23:00 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515259521 EDI: Q3G.COM Oct 19 2018 03:24:00 Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
515251454 E-mail/Text: bankruptcy@savit.com Oct 18 2018 23:52:47 Sa-Vit Enterprises, PO Box 250, East Brunswick, NJ 08816-0250
515251456 EDI: CITICORP.COM Oct 19 2018 03:23:00 THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
515251434 EDI: WFFC.COM Oct 19 2018 03:23:00 America's Servicing, 8480 Stagecoach Cir, Frederick, MD 21701-4747
515251458 EDI: WFFC.COM Oct 19 2018 03:23:00 Wells Fargo Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701-4747
515497096 +EDI: WFFC.COM Oct 19 2018 03:23:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, N.A.
515251445* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA/Bank of America, PO Box 15102, Wilmington, DE 19886-5102)
517140685* +CALIBER HOME LOANS, INC., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500
517085294* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
515766943* Rushmore Loan Management Services, LLC, P.O. Box 514707, Los Angeles, CA 90051-4707
515251459 ##Zucker, Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024
TOTALS: 1, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC., F/K/A VERICREST FINANCIAL, INC. nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING COMPANY AS SERVICER FOR U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 20055, Adjustable Rate Mortgage Backed Pass Throug nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com

District/off: 0312-3

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Angela Catherine Pattison on behalf of Creditor HSBC Bank USA, National Association, As Trustee for GSAA Home Equity Trust 2005-6, Asset-Backed Certificates, Series 2005-6
angela.pattison@powerskirn.com, ecf@powerskirn.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, As Trustee for GSAA Home Equity Trust 2005-6, Asset-Backed Certificates, Series 2005-6
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Beachway Townhouse Condominium Association
eholdren@hillwallack.com, jhanley@hillwallack.com
Jennifer R. Gorchow on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
Loren Rosenberg Lightman on behalf of Creditor Beachway Townhouse Condominium Association
llightman@hillwallack.com
Marc C. Capone on behalf of Joint Debtor Deborah Fassi mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Marc C. Capone on behalf of Debtor Robert Fassi mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Nicholas J. Purcell on behalf of Creditor Rushmore Loan Management Services as Servicer for MTGLQ Investors, LP firm@martonelaw.com;ecf@leopoldassociates.com;mrozea@leopoldassociates.com
Nicholas J. Purcell on behalf of Creditor Rushmore Loan Management Services LLC, as servicer for MTGLQ Investors, LP
firm@martonelaw.com;ecf@leopoldassociates.com;mrozea@leopoldassociates.com
R. A. Lebron on behalf of Creditor CALIBER HOME LOANS, INC. bankruptcy@feinsuch.com
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC dnj@pbslaw.org
Sherri Jennifer Smith on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
William M.E. Powers, III on behalf of Creditor Green Tree Servicing LLC ecf@powerskirn.com
TOTAL: 18